



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name INDEPENDENT BANK GROUP, INC.

City/State MCKINNEY, TX

Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 17,963,253

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

INDEPENDENT BANK GROUP, INC.
7777 HENNEMAN WAY, SUITE 600

MCKINNEY, TX 75070

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	18,463,619	17,746,402	18,524,871	16,311,933	14,539,832
Net income (\$000)	50,740	59,980	224,750	201,209	192,736
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.86	2.55	70	2.95	2.67	69	2.83	2.60	66	3.19	2.77	75	3.51	3.01	76
+ Non-interest income	0.28	0.97	10	0.42	1.13	16	0.36	1.04	12	0.52	1.21	20	0.54	1.32	16
- Overhead expense	1.79	2.18	22	1.69	2.28	17	1.69	2.17	19	1.88	2.57	17	2.22	2.69	25
- Provision for credit losses	-0.03	0.04	29	-0.06	-0.12	53	-0.05	-0.09	58	0.26	0.51	22	0.10	0.15	42
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	37	0	0.02	42	0	0.01	56
+ Other tax equivalent adjustments	0.01	0	90	0.01	0	93	0.01	0	93	0.01	0	93	0	0	42
= Pretax net operating income (tax equivalent)	1.40	1.35	54	1.74	1.78	47	1.55	1.66	45	1.58	1.04	84	1.73	1.56	65
Net operating income	1.10	1.03	60	1.35	1.36	48	1.21	1.26	49	1.23	0.81	82	1.33	1.19	63
Net income	1.10	1.02	60	1.35	1.35	49	1.21	1.26	49	1.23	0.82	82	1.33	1.19	63
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.43	2.96	82	3.72	3.18	83	3.51	3.06	77	4.23	3.55	86	5.15	4.41	86
Interest expense	0.23	0.20	69	0.45	0.29	82	0.38	0.25	80	0.65	0.52	72	1.16	1.08	65
Net interest income (tax equivalent)	3.19	2.75	79	3.27	2.88	72	3.13	2.80	70	3.57	3.01	81	3.99	3.33	77
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.09	28	0.01	0.16	17	0.06	0.11	43	0.05	0.27	17	0.07	0.21	31
Earnings coverage of net loan and lease losses (X)	315.12	38.54	91	179.47	25.70	93	36.34	39.72	65	44.52	22.91	85	32.05	24.40	74
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	1.20	49	1.30	1.49	37	1.20	1.23	48	0.67	1.58	7	0.44	0.83	15
Allowance for loan and lease losses / Total loans and leases	1.17	1.17	51	1.29	1.47	38	1.19	1.20	50	0.67	1.55	7	0.44	0.81	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.55	0.47	65	0.46	0.70	36	0.43	0.49	46	0.43	0.71	27	0.23	0.57	14
30-89 days past due loans and leases / Total loans and leases	0.10	0.32	16	0.08	0.33	12	0.05	0.32	6	0.07	0.39	8	0.18	0.43	21
Liquidity and Funding															
Net noncore funding dependence	-3.40	-1.97	47	-1.13	-0.51	50	-7.34	-2.33	35	3.31	3.20	54	12.26	14.45	46
Net short-term noncore funding dependence	-4.63	-6.65	52	-4.11	-6.88	61	-8.73	-7.71	41	0.50	-4.76	68	10.48	3.38	72
Net loans and leases / Total assets	69.06	59.31	74	69.90	60.99	77	65.78	58.67	70	73.57	61.58	84	77.54	63.77	86
Capitalization															
Tier 1 leverage ratio	9.38	9.06	62	9.01	9.15	47	8.80	8.98	51	9.12	9.13	51	9.32	9.76	43
Holding company equity capital / Total assets	14.04	10.29	93	13.76	10.72	88	13.75	10.71	88	14.17	11.16	88	15.64	12.43	85
Total equity capital (including minority interest) / Total assets	14.04	10.40	93	13.76	10.85	88	13.75	10.82	88	14.17	11.29	87	15.64	12.57	84
Common equity tier 1 capital / Total risk-weighted assets	11.09	12.21	34	10.94	12.57	24	11.12	12.42	30	10.33	12.38	18	9.76	12.17	16
Net loans and leases / Equity capital (X)	4.92	5.82	32	5.08	5.73	38	4.78	5.53	36	5.19	5.58	42	4.96	5.21	46
Cash dividends / Net income	32.09	33.45	44	21.73	23.13	44	25.39	28.27	45	22.50	42.30	24	22.47	33.12	30
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	-0.84	9.35	9	16.32	16.49	56	5.52	10.50	32	18.69	16.68	60	51.86	9.26	95
Equity capital	1.18	4.03	52	4.48	9.13	35	2.44	7.46	31	7.50	6.99	62	45.65	10.49	91
Net loans and leases	-2.04	6.29	23	7.33	7.22	56	-5.65	3.36	16	12.61	9.07	71	47.33	9.10	94
Noncore funding	-59.86	-10.65	3	-23	-25.09	57	-33.28	-14.79	25	5.76	-12.18	69	85.82	6.59	94
Parent Company Ratios															
Short-term debt / Equity capital	0.12	0.49	82	0.10	0.52	82	0.66	0.57	78	0.26	0.77	78	1.05	1.02	79
Long-term debt / Equity capital	10.57	11.08	57	12.27	11.33	64	10.34	10.95	58	12.15	13.56	62	7.60	13.04	55
Equity investment in subsidiaries / Equity capital	112.56	103.47	84	114.17	102.85	92	112.79	103.22	87	114.41	102.81	92	110.72	103.22	84
Cash from ops + noncash items + op expense / Op expense + dividends	162.83	125.04	65	154.81	98.58	75	191.36	154.48	69	127.19	147.24	49	135.56	190.27	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	128,900	139,545	545,520	576,898	608,232	-7.63	139.84
Income from lease financing receivables.....	279	607	2,411	2,187	3,357	-54.04	
Fully taxable income on loans and leases.....	127,626	138,610	541,463	573,160	605,999	-7.92	138.39
Tax-exempt income on loans and leases.....	1,553	1,542	6,468	5,925	5,590	0.71	646.63
Estimated tax benefit on income on loans and leases.....	412	397	1,720	1,575	2,069	3.75	140.08
Income on loans and leases (tax equivalent).....	129,591	140,549	549,651	580,660	613,658	-7.80	140.36
Investment interest income (tax equivalent).....	11,311	7,359	33,316	29,875	32,946	53.71	545.83
Interest on balances due from depository institutions.....	884	704	4,208	4,028	10,496	25.57	16.62
Interest income on other earning assets.....	110	89	325	771	1,041	23.60	-16.67
Total interest income (tax equivalent).....	141,896	148,701	587,500	615,334	658,141	-4.58	150.89
Interest on time deposits of \$250K or more.....	334	1,407	3,561	13,366	17,111	-76.26	-69.64
Interest on time deposits < \$250K.....	397	1,240	3,409	12,500	19,929	-67.98	-38.07
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,879	10,360	37,229	50,400	86,344	-52.91	48.39
Interest on other borrowings and trading liabilities.....	642	996	3,912	6,493	14,093	-35.54	-51.84
Interest on subordinated debt and mandatory convertible securities.....	3,465	4,039	15,129	12,301	10,698	-14.21	103.23
Total interest expense.....	9,717	18,042	63,240	95,060	148,175	-46.14	20.45
Net interest income (tax equivalent).....	132,179	130,659	524,260	520,274	509,966	1.16	172.59
Non-interest income.....	12,885	18,636	66,546	84,705	78,218	-30.86	181.45
Adjusted operating income (tax equivalent).....	145,064	149,295	590,806	604,979	588,184	-2.83	173.35
Overhead expense.....	82,457	75,140	313,648	306,158	322,181	9.74	194.20
Provision for credit losses.....	-1,443	-2,500	-9,000	42,993	14,805		
Securities gains (losses).....	0	0	13	382	275		
Other tax equivalent adjustments.....	348	368	1,384	1,421	0	-5.43	
Pretax net operating income (tax equivalent).....	64,398	77,023	287,555	257,631	251,473	-16.39	179.78
Applicable income taxes.....	12,279	15,745	57,483	51,173	53,528	-22.01	82.51
Tax equivalent adjustments.....	1,379	1,298	5,322	5,249	5,209	6.24	123.14
Applicable income taxes (tax equivalent).....	13,658	17,043	62,805	56,422	58,737	-19.86	85.92
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	50,740	59,980	224,750	201,209	192,736	-15.41	223.78
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	50,740	59,980	224,750	201,209	192,736	-15.41	223.78
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	50,740	59,980	224,750	201,209	192,736	-15.41	223.78
Investment securities income (tax equivalent).....	11,311	7,359	33,316	29,875	32,946	53.71	545.83
US Treasury and agency securities (excluding mortgage-backed securities).....	2,546	1,331	7,279	5,420	5,305	91.28	559.59
Mortgage-backed securities.....	5,201	2,921	13,264	12,525	14,195	78.06	1705.90
All other securities.....	3,564	3,107	12,773	11,930	13,446	14.71	230.80
Cash dividends declared.....	16,281	13,036	57,058	45,265	43,302	24.89	760.52
Common.....	16,281	13,036	57,058	45,265	43,302	24.89	760.52
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.07	2.75	73	3.35	2.96	76	3.17	2.85	74	3.77	3.27	80	4.53	4	84
Less: Interest expense	0.21	0.19	68	0.41	0.27	80	0.34	0.23	80	0.58	0.48	71	1.02	0.98	64
Equals: Net interest income (tax equivalent)	2.86	2.55	70	2.95	2.67	69	2.83	2.60	66	3.19	2.77	75	3.51	3.01	76
Plus: Non-interest income	0.28	0.97	10	0.42	1.13	16	0.36	1.04	12	0.52	1.21	20	0.54	1.32	16
Equals: adjusted operating income (tax equivalent)	3.14	3.56	25	3.37	3.87	26	3.19	3.70	24	3.71	4.04	35	4.05	4.41	33
Less: Overhead expense	1.79	2.18	22	1.69	2.28	17	1.69	2.17	19	1.88	2.57	17	2.22	2.69	25
Less: Provision for credit losses	-0.03	0.04	29	-0.06	-0.12	53	-0.05	-0.09	58	0.26	0.51	22	0.10	0.15	42
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	38	0	0.02	42	0	0.01	56
Plus: other tax equivalent adjustments	0.01	0	90	0.01	0	93	0.01	0	93	0.01	0	93	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.40	1.35	54	1.74	1.78	47	1.55	1.66	45	1.58	1.04	84	1.73	1.56	65
Less: Applicable income taxes (tax equivalent)	0.30	0.31	49	0.38	0.40	50	0.34	0.38	39	0.35	0.23	82	0.40	0.36	63
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.10	1.03	60	1.35	1.36	48	1.21	1.26	49	1.23	0.81	82	1.33	1.19	63
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.10	1.02	60	1.35	1.35	49	1.21	1.26	49	1.23	0.82	82	1.33	1.19	63
Memo: Net income (last four quarters)	1.15	1.17	47	1.28	1.07	73	1.21	1.26	49	1.23	0.82	82	1.33	1.19	62
Net income—BHC and noncontrolling (minority) interest	1.10	1.04	60	1.35	1.37	49	1.21	1.27	48	1.23	0.83	82	1.33	1.20	63
Margin Analysis															
Average earning assets / Average assets	89.69	93.16	8	90.17	93.08	16	90.44	93.08	19	89.27	92.32	15	87.90	91.05	19
Average interest-bearing funds / Average assets	57.67	60.43	45	62.13	62.97	54	59.90	61.99	47	62.59	64.06	44	58.80	65.57	20
Interest income (tax equivalent) / Average earning assets	3.43	2.96	82	3.72	3.18	83	3.51	3.06	77	4.23	3.55	86	5.15	4.41	86
Interest expense / Average earning assets	0.23	0.20	69	0.45	0.29	82	0.38	0.25	80	0.65	0.52	72	1.16	1.08	65
Net interest income (tax equivalent) / Average earning assets	3.19	2.75	79	3.27	2.88	72	3.13	2.80	70	3.57	3.01	81	3.99	3.33	77
Yield or Cost															
Total loans and leases (tax equivalent)	4.21	3.88	73	4.35	4.05	70	4.38	4.01	75	4.68	4.27	75	5.46	5.09	76
Interest-bearing bank balances	0.20	0.18	70	0.15	0.10	91	0.18	0.14	87	0.37	0.27	79	3.35	2.04	91
Federal funds sold and reverse repos	0	0.28	20	0.26			0	0.25	19	0	0.68	7		2.44	
Trading assets		0.43		0.39				0.45			0.60			0.99	
Total earning assets	3.40	2.93	80	3.69	3.15	84	3.48	3.04	77	4.20	3.51	86	5.11	4.36	87
Investment securities (tax equivalent)	2.13	1.78	80	2.34	1.84	82	2.17	1.77	80	2.84	2.25	88	3.04	2.76	76
US Treasury and agency securities (excluding mortgage-backed securities)	1.41	1.09	74	1.62	1.30	68	1.50	1.14	73	2.25	1.75	75	2.37	2.32	62
Mortgage-backed securities	2.12	1.67	88	2.11	1.60	84	1.79	1.57	73	2.92	2.05	95	2.87	2.61	83
All other securities	2.73	2.75	53	3.09	2.93	62	3.05	2.81	62	3.16	3.24	55	3.84	4.06	55
Interest-bearing deposits	0.22	0.16	69	0.51	0.26	88	0.42	0.21	88	0.76	0.53	78	1.10	1.10	54
Time deposits of \$250K or more	0.29	0.48	21	0.81	0.82	52	0.57	0.66	43	1.69	1.42	76	2.30	1.96	78
Time deposits < \$250K	0.30	0.44	31	0.72	0.78	50	0.54	0.62	45	1.46	1.36	59	2.12	1.82	68
Other domestic deposits	0.21	0.13	78	0.47	0.17	94	0.41	0.15	93	0.66	0.36	87	1.40	0.93	84
Foreign deposits		0.14		0.13				0.14			0.42			1.19	
Federal funds purchased and repos		0.16		0.18			0	0.17	9	16.81	0.62	99	2.05	1.86	59
Other borrowed funds and trading liabilities	0.17	1.14	17	0.30	1.38	16	0.30	1.27	17	0.48	1.50	9	1.47	2.38	11
All interest-bearing funds	0.37	0.31	71	0.65	0.42	85	0.57	0.37	85	0.93	0.74	73	1.73	1.49	70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	12,885	18,636	66,546	84,705	78,218
Fiduciary activities income	0	0	0	0	1,969
Service charges on deposit accounts - domestic	2,752	2,261	9,842	9,303	11,888
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	2,451	2,043	8,586	7,546	7,361
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	691	7,490	23,638	36,805	25,306
Other non-interest income	6,991	6,842	24,480	31,051	31,694
Total overhead expenses	82,457	75,140	313,648	306,158	322,181
Personnel expense	49,555	43,659	180,336	157,540	162,683
Net occupancy expense	10,000	9,606	40,688	39,210	37,654
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	3,145	3,145	12,580	12,671	12,880
Other operating expenses	19,757	18,730	80,044	96,737	108,964
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,586	1,488	1,543	1,480	1,437
Average personnel expense per employee	31.25	29.34	116.87	106.45	113.21
Average assets per employee	11,641.63	11,926.35	12,005.75	11,021.58	10,118.19

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	57.25	61.09	34	50.65	59.31	16	53.44	59.28	24	50.93	62.28	13	55.26	61.29	23
Percent of Average Assets															
Total overhead expense	1.79	2.18	22	1.69	2.28	17	1.69	2.17	19	1.88	2.57	17	2.22	2.69	25
Personnel expense	1.07	1.21	31	0.98	1.28	21	0.97	1.21	22	0.97	1.30	18	1.12	1.41	25
Net occupancy expense	0.22	0.23	45	0.22	0.24	35	0.22	0.23	45	0.24	0.26	37	0.26	0.28	38
Other operating expenses	0.50	0.71	21	0.49	0.73	17	0.50	0.72	15	0.67	0.94	28	0.84	0.97	47
Overhead less non-interest income	1.51	1.18	77	1.27	1.10	63	1.33	1.10	70	1.36	1.25	56	1.68	1.32	73
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.84	60.59	34	50.33	58.69	17	53.09	58.83	24	50.61	61.82	13	54.78	60.64	23
Personnel expense	34.16	33.94	44	29.24	33.28	26	30.52	32.93	31	26.04	32.36	21	27.66	32.39	21
Net occupancy expense	6.89	6.43	57	6.43	6.42	51	6.89	6.23	59	6.48	6.58	49	6.40	6.52	47
Other operating expenses	15.79	19.35	21	14.65	18.45	27	15.68	19.18	22	18.08	22.28	37	20.72	21.20	56
Total non-interest income	8.88	26.24	8	12.48	28.42	14	11.26	27.67	10	14	28.83	18	13.30	29.23	13
Fiduciary activities income	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0.33	1.97	35
Service charges on domestic deposit accounts	1.90	3.51	27	1.51	3.21	24	1.67	3.27	27	1.54	3.27	23	2.02	3.88	28
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	1.69	2.33	55	1.37	2.51	48	1.45	2.58	50	1.25	2.46	47	1.25	3.54	40
Insurance activities revenue	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.49	12	0	0.99	14	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.48	1.74	34	5.02	3.74	69	4	3.30	65	6.08	3.92	74	4.30	1.86	85
Other non-interest income	4.82	8.92	28	4.58	8.65	25	4.14	9.27	15	5.13	9.65	27	5.39	10.04	21
Overhead less non-interest income	47.96	33.42	85	37.85	29.66	72	41.82	30.52	83	36.61	31.93	61	41.48	31.06	83
Applicable income taxes / Pretax net operating income (tax equivalent)	19.07	20.83	30	20.44	21.04	42	19.99	21.18	34	19.86	18.63	52	21.29	20.56	55
Applicable income tax + TE / Pretax net operating income + TE	21.21	22.92	30	22.13	22.74	43	21.84	22.67	33	21.90	21.18	47	23.36	23.23	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	9,924,475	9,145,848	9,613,636	9,172,912	9,116,133	8.51	143.91
Commercial and industrial loans	1,705,281	2,185,171	1,722,379	2,117,618	1,400,493	-21.96	233.23
Loans to individuals	80,826	74,803	81,594	67,068	32,840	8.05	207.66
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	12,243	14,140	11,102	16,266	19,902	-13.42	18.69
Other loans and leases	837,758	1,424,044	1,052,265	1,784,878	1,082,247	-41.17	827.63
Less: Unearned income	9,527	15,450	9,406	10,037	1,695	-38.34	292.54
Loans and leases, net of unearned income	12,551,056	12,828,556	12,471,570	13,148,705	11,649,920	-2.16	166.75
Less: Allowance for loan and lease losses	146,313	165,827	148,706	87,820	51,461	-11.77	337.66
Net loans and leases	12,404,743	12,662,729	12,322,864	13,060,885	11,598,459	-2.04	165.53
Debt securities that reprice or mature in over 1 year	2,066,814	1,268,045	1,934,806	1,101,618	1,046,982	62.99	551.98
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	14,471,557	13,930,774	14,257,670	14,162,503	12,645,441	3.88	190.08
Interest-bearing bank balances	1,256,866	2,173,121	2,367,763	1,567,984	384,590	-42.16	261.14
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	59,959	39,912	71,921	52,075	38,954	50.23	79.49
Trading assets	0	0	0	0	0		
Total earning assets	15,788,382	16,143,807	16,697,354	15,782,562	13,068,985	-2.20	193.45
Non-interest-bearing cash and due from depository institutions	350,387	248,231	243,926	250,485	186,299	41.15	114.98
Premises, fixed assets, and leases	350,460	273,432	332,149	274,308	274,687	28.17	296.96
Other real estate owned	0	475	0	475	4,819	-100.00	-100.00
Investment in unconsolidated subsidiaries	1,724	1,724	1,724	1,724	1,724	0.00	215.17
Intangible and other assets	1,472,300	1,447,667	1,457,495	1,443,922	1,421,693	1.70	279.73
Total assets	17,963,253	18,115,336	18,732,648	17,753,476	14,958,207	-0.84	198.26
Quarterly average assets	18,463,619	17,746,402	19,361,484	17,206,047	15,066,260	4.04	213.98
Average loans and leases (YTD)	12,319,734	12,936,081	12,540,763	12,398,226	11,242,379	-4.76	165.97
Memoranda							
Loans held-for-sale	22,743	57,799	32,124	82,647	35,645	-60.65	347.61
Loans not held-for-sale	12,528,313	12,770,757	12,439,446	13,066,058	11,614,275	-1.90	166.56
Real estate loans secured by 1-4 family	1,369,467	1,366,192	1,329,946	1,435,112	1,550,872	0.24	109.83
Commercial real estate loans	8,455,969	7,719,065	8,188,254	7,669,052	7,487,396	9.55	150.61
Construction and land development	1,605,555	1,522,561	1,565,357	1,572,376	1,614,743	5.45	97.88
Multifamily	666,084	517,818	580,854	454,434	459,197	28.63	221.47
Nonfarm nonresidential	6,184,330	5,678,686	6,042,043	5,642,242	5,413,456	8.90	162.54
Real estate loans secured by farmland	99,039	60,591	95,436	68,748	77,865	63.45	134.69
Total investment securities	2,126,773	1,307,957	2,006,727	1,153,693	1,085,936	62.60	506.94
U.S. Treasury securities	233,986	34,452	174,996	44,708	48,796	579.17	7309.31
US agency securities (excluding mortgage-backed securities)	444,426	289,640	444,675	249,017	179,296	53.44	227.49
Municipal securities	477,856	387,856	432,760	393,165	343,859	23.20	362.30
Mortgage-backed securities	925,905	565,814	918,550	443,501	505,567	63.64	755.92
Asset-backed securities	0	0	0	0	0		
Other debt securities	44,600	30,195	35,746	23,302	8,418	47.71	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	1,938,726	1,307,957	2,006,727	1,153,693	1,085,936	48.23	453.28
U.S. Treasury securities	233,986	34,452	174,996	44,708	48,796	579.17	7309.31
US agency securities (excluding mortgage-backed securities)	444,426	289,640	444,675	249,017	179,296	53.44	227.49
Municipal securities	289,809	387,856	432,760	393,165	343,859	-25.28	180.37
Mortgage-backed securities	925,905	565,814	918,550	443,501	505,567	63.64	755.92
Asset-backed securities	0	0	0	0	0		
Other debt securities	44,600	30,195	35,746	23,302	8,418	47.71	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-14,984						
Available-for-sale securities appreciation (depreciation)	-99,655	23,677	6,935	45,240	24,082		
Structured notes, fair value	0	2,441	0	2,454	15,992	-100.00	-100.00
Pledged securities	991,575	779,138	997,416	738,519	571,843	27.27	484.07

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	5,003,728	4,466,310	5,066,588	4,164,800	3,240,185	12.03	344.34
NOW, ATS and transaction accounts	3,243,660	3,246,882	3,226,730	3,223,567	2,613,441	-0.10	295.15
Time deposits less brokered deposits < \$250K	236,654	-314,464	-291,600	-291,600	233,566		
MMDA and other savings accounts	5,693,840	5,726,543	6,198,306	5,594,921	4,257,733	-0.57	197.37
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	14,177,882	13,125,271	14,327,280	12,691,688	10,344,925	8.02	273.55
Time deposits of \$250K or more	399,803	686,800	512,975	707,344	835,579	-41.79	-12.44
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,000	27,500	17,000	31,500	329,587	-89.09	-90.00
Other borrowings w/remaining maturity over 1 year	150,000	350,000	150,000	350,000	48,891	-57.14	-65.18
Brokered deposits < \$250K	272,586	991,721	713,653	999,895	760,832	-72.51	-42.03
Noncore funding	825,389	2,056,021	1,393,628	2,088,739	1,974,889	-59.86	-40.51
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	320,815	359,922	320,592	359,698	231,575	-10.87	155.56
Other liabilities	116,707	81,005	114,498	97,980	67,045	44.07	354.47
Total liabilities	15,440,793	15,622,219	16,155,998	15,238,105	12,618,434	-1.16	189.47
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	428	432	428	431	430	-0.93	126.46
Common surplus	1,947,909	1,938,012	1,945,497	1,934,807	1,926,359	0.51	245.15
Retained earnings	657,154	535,375	625,484	543,800	393,674	22.75	398.86
Accumulated other comprehensive income	-83,031	19,298	5,241	36,333	19,310		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,522,460	2,493,117	2,576,650	2,515,371	2,339,773	1.18	266.39
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,522,460	2,493,117	2,576,650	2,515,371	2,339,773	1.18	266.39
Total liabilities and capital	17,963,253	18,115,336	18,732,648	17,753,476	14,958,207	-0.84	198.26
Memoranda							
Non-interest-bearing deposits	5,003,728	4,466,310	5,066,588	4,164,800	3,240,185	12.03	344.34
Interest-bearing deposits	9,846,543	10,337,482	10,487,320	10,234,127	8,701,151	-4.75	173.81
Total deposits	14,850,271	14,803,792	15,553,908	14,398,927	11,941,336	0.31	214.48
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,576,650	2,515,371	2,515,371	2,339,773	1,606,433		
Accounting restatements	0	-53,880	-53,880	0	-926		
Net income	50,740	59,980	224,750	201,209	192,736		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-2,789	-1,489	-32,132	-5,819	-51,659		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	601,068		
Less: Dividends declared	16,281	13,036	57,058	45,265	43,302		
Change in other comprehensive income	-88,272	-17,035	-31,092	17,023	27,615		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,412	3,206	10,691	8,450	7,808		
Holding company equity capital, ending balance	2,522,460	2,493,117	2,576,650	2,515,371	2,339,773		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	55.25	37.11	83	50.49	36.10	79	51.32	36.25	80	51.67	36.22	82	60.94	37.78	90
Commercial and industrial loans	9.49	10.78	46	12.06	13.88	46	9.19	10.76	47	11.93	13.52	43	9.36	12.02	37
Loans to individuals	0.45	3.61	27	0.41	3.42	23	0.44	3.36	29	0.38	3.40	24	0.22	4.20	12
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.07	0.17	61	0.08	0.19	58	0.06	0.18	58	0.09	0.19	63	0.13	0.24	68
Other loans and leases	4.66	4.19	59	7.86	4.29	77	5.62	4.47	65	10.05	4.63	85	7.24	5.01	70
Net loans and leases	69.06	59.31	74	69.90	60.99	77	65.78	58.67	70	73.57	61.58	84	77.54	63.77	86
Debt securities over 1 year	11.51	19.47	22	7	16.70	10	10.33	19.46	19	6.21	15.55	10	7	14.60	13
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	80.56	80.04	44	76.90	78.43	34	76.11	79.22	30	79.77	78.16	44	84.54	79.65	56
Interest-bearing bank balances	7	7.18	49	12	9.08	71	12.64	8.50	76	8.83	7.51	63	2.57	3.06	55
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.33	1.65	20	0.22	1.59	16	0.38	1.56	25	0.29	1.68	18	0.26	1.91	19
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	87.89	91.28	9	89.12	91.48	18	89.14	91.77	18	88.90	91.05	20	87.37	89.53	26
Non-interest cash and due from depository institutions	1.95	0.96	95	1.37	1	82	1.30	0.82	87	1.41	1.07	79	1.25	1.14	58
Other real estate owned	0	0.01	11	0	0.02	26	0	0.01	9	0	0.02	23	0.03	0.03	63
All other assets	10.16	7.70	81	9.51	7.44	76	9.56	7.35	77	9.69	7.82	75	11.38	9.27	75
Memoranda															
Short-term investments	7.33	10.28	39	12.22	11.92	59	13.02	11.47	64	9.13	11.17	48	2.83	7.63	38
U.S. Treasury securities	1.30	1.80	58	0.19	0.98	54	0.93	1.47	60	0.25	0.84	62	0.33	1.03	57
US agency securities (excluding mortgage-backed securities)	2.47	0.79	86	1.60	0.73	81	2.37	0.82	83	1.40	0.63	79	1.20	0.54	80
Municipal securities	2.66	1.72	71	2.14	1.77	63	2.31	1.73	64	2.21	1.69	66	2.30	1.34	73
Mortgage-backed securities	5.15	14.04	14	3.12	12.38	6	4.90	14.14	14	2.50	11.75	7	3.38	11.44	9
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.25	0.55	49	0.17	0.46	48	0.19	0.53	47	0.13	0.42	48	0.06	0.39	47
Loans held-for-sale	0.13	0.40	48	0.32	0.46	55	0.17	0.55	51	0.47	0.52	60	0.24	0.39	51
Loans held for investment	69.74	59.15	77	70.50	61.15	78	66.41	58.06	70	73.60	61.72	83	77.64	63.50	87
Real estate loans secured by 1-4 family	7.62	11.67	32	7.54	11.69	33	7.10	11.46	31	8.08	11.91	34	10.37	13.29	37
Revolving	0.32	1.40	22	0.34	1.51	25	0.32	1.42	24	0.37	1.66	25	0.51	2.07	28
Closed-end, secured by first liens	7.21	9.94	37	7.10	9.76	38	6.68	9.67	35	7.58	9.81	37	9.66	10.69	44
Closed-end, secured by junior liens	0.09	0.17	46	0.10	0.21	40	0.10	0.17	45	0.12	0.22	43	0.19	0.28	49
Commercial real estate loans	47.07	23.42	91	42.61	22.27	92	43.71	22.69	90	43.20	22.22	93	50.06	22.23	96
Construction and land development	8.94	3.49	91	8.40	3.32	93	8.36	3.34	92	8.86	3.40	93	10.80	3.44	96
Multifamily	3.71	3.52	64	2.86	3.21	57	3.10	3.57	56	2.56	3.12	49	3.07	3.01	59
Nonfarm nonresidential	34.43	15.11	96	31.35	14.77	95	32.25	14.57	95	31.78	14.72	95	36.19	14.69	97
Real estate loans secured by farmland	0.55	0.33	75	0.33	0.33	67	0.51	0.30	73	0.39	0.33	69	0.52	0.36	73

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	79.07	61.87	77	71.29	57.91	72	77.08	61.05	77	69.76	57.15	71	78.25	57.46	84
Real estate loans secured by 1-4 family	10.91	20.07	21	10.65	19.43	23	10.66	19.86	23	10.91	19.43	24	13.31	20.75	27
Revolving	0.46	2.35	19	0.49	2.45	22	0.49	2.43	20	0.51	2.64	21	0.66	3.15	24
Closed-end	10.45	17.49	23	10.16	16.76	29	10.18	17.24	25	10.41	16.59	28	12.65	17.39	31
Commercial real estate loans	67.37	38.39	92	60.17	35.36	93	65.66	37.86	91	58.33	34.63	92	64.27	33.52	95
Construction and land development	12.79	5.82	86	11.87	5.29	92	12.55	5.65	88	11.96	5.26	89	13.86	5.09	95
1-4 family	3.18	1.29	85	2.44	1.05	85	3.06	1.18	87	2.48	0.93	86	3.25	0.94	91
Other	9.62	4.49	90	9.43	4.21	94	9.49	4.40	91	9.47	4.19	92	10.61	4.02	95
Multifamily	5.31	5.66	57	4.04	5.08	49	4.66	5.78	51	3.46	4.96	41	3.94	4.69	50
Nonfarm nonresidential	49.27	25	96	44.27	23.47	96	48.45	24.56	96	42.91	22.93	96	46.47	22.15	96
Owner-occupied	13.53	8.44	78	13.65	7.93	83	13.93	8.29	80	13.41	7.68	82	14.94	7.72	86
Other	35.74	16.32	96	30.62	15.25	96	34.51	15.94	96	29.50	14.95	96	31.53	14.34	97
Real estate loans secured by farmland	0.79	0.59	71	0.47	0.56	66	0.77	0.54	70	0.52	0.54	68	0.67	0.55	69
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.59	18.81	34	17.03	23.16	28	13.81	18.86	36	16.11	22.17	27	12.02	19.53	26
Loans to individuals	0.64	6.52	23	0.58	6.02	21	0.65	6.24	25	0.51	6.13	20	0.28	7.13	9
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.10	0.31	60	0.11	0.33	56	0.09	0.34	57	0.12	0.32	61	0.17	0.37	65
Other loans and leases	6.67	8.03	57	11.10	8.05	70	8.44	8.75	60	13.57	9.09	70	9.29	9.85	61
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	565.57	395.39	82	560.16	382.51	84	558.07	391.81	80	588.13	381.27	88	672.67	391.26	92
Real estate loans secured by 1-4 family	78.04	125.02	29	83.68	124.29	32	77.20	126.06	30	92.01	125.03	35	114.44	138.18	41
Revolving	3.27	14.84	20	3.81	16.14	24	3.53	15.44	23	4.26	17.42	25	5.67	21.26	26
Closed-end	74.77	108.83	32	79.86	106.79	37	73.68	108.85	33	87.75	106.14	40	108.76	115.20	49
Commercial real estate loans	481.88	249.33	91	472.77	237.40	93	475.32	245.88	90	491.71	234.65	95	552.49	229.44	97
Construction and land development	91.50	36.95	92	93.25	35.26	95	90.87	35.95	93	100.82	35.62	94	119.15	34.95	97
1-4 family	22.71	8.02	88	19.17	6.84	88	22.15	7.42	89	20.94	6.34	90	27.90	6.61	95
Other	68.78	28.49	92	74.08	28.01	96	68.72	28.11	93	79.88	28.16	96	91.25	27.32	96
Multifamily	37.96	37.99	60	31.71	34.02	60	33.72	38.66	57	29.14	32.74	54	33.88	31.04	65
Nonfarm nonresidential	352.43	160.85	93	347.80	157.71	96	350.74	158.05	95	361.76	155.06	97	399.46	152.10	98
Owner-occupied	96.80	53.96	85	107.22	52.99	87	100.87	52.99	86	113.03	52.37	89	128.45	53.07	91
Other	255.62	105.37	94	240.58	102.29	96	249.87	102.54	94	248.73	100.54	97	271.01	97.41	98
Real estate loans secured by farmland	5.64	3.46	76	3.71	3.50	67	5.54	3.22	75	4.41	3.44	70	5.75	3.60	74
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	97.18	113.45	46	133.84	145.22	47	99.98	114.45	50	135.77	139.91	49	103.34	122.02	45
Loans to individuals	4.61	36.67	26	4.58	35.91	25	4.74	34.55	28	4.30	37.47	25	2.42	43.51	14
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.70	1.66	61	0.87	1.94	61	0.64	1.86	60	1.04	1.88	64	1.47	2.18	68
Other loans and leases	47.74	47.86	60	87.22	47.52	78	61.08	51.06	67	114.44	49.54	85	79.86	52.44	72
Supplemental															
Non-owner occupied CRE loans / Gross loans	53.87	30.57	91	46.82	27.81	91	51.76	30.07	92	45.22	27.32	89	49.68	26.45	96
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	385.29	198.65	89	367.91	185.94	92	374.71	195.33	90	381.25	183.76	92	427.10	178.57	96
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	482.10	256.17	90	475.13	243.39	93	475.58	252.85	90	494.28	240.85	95	555.55	236.10	97

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	7.33	10.28	39	12.22	11.92	59	13.02	11.47	64	9.13	11.17	48	2.83	7.63	38
Liquid assets	17.88	28.10	26	18.28	27.16	27	22.15	29.03	32	14.40	26.22	17	8.72	22.44	6
Investment securities	11.84	21.67	17	7.22	18.78	7	10.71	21.63	13	6.50	17.85	8	7.26	16.99	9
Net loans and leases	69.06	59.31	74	69.90	60.99	77	65.78	58.67	70	73.57	61.58	84	77.54	63.77	86
Net loans, leases and standby letters of credit	69.21	60.12	73	70.04	61.79	76	65.94	59.49	66	73.71	62.48	82	77.70	64.84	84
Core deposits	78.93	76.85	41	72.45	73.69	32	76.48	75.71	35	71.49	70.67	37	69.16	63.09	55
Noncore funding	4.59	9.46	37	11.35	11.95	60	7.44	10.30	47	11.77	14.13	56	13.20	19.36	38
Time deposits of \$250K or more	2.23	1.46	80	3.79	1.96	85	2.74	1.58	81	3.98	2.11	85	5.59	2.94	86
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.11	12	0	1.22	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.44	29	0	0.60	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.02	1.03	31	0.15	1.11	46	0.09	1	38	0.18	1.24	37	2.20	3.01	44
Earning assets that reprice within 1 year	28.11	36.68	28	36.79	38.67	41	34.50	37.37	46	36.49	39.38	40	31.42	39.29	28
Interest-bearing liabilities that reprice within 1 year	4.50	6.16	50	6.70	7.73	58	4.96	6.39	52	7.12	8.20	58	10.24	10.19	65
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	23.61	29.01	37	30.10	29.49	44	29.54	29.65	46	29.38	29.11	46	21.19	26.63	35
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.40	-1.97	47	-1.13	-0.51	50	-7.34	-2.33	35	3.31	3.20	54	12.26	14.45	46
Net short-term noncore funding dependence	-4.63	-6.65	52	-4.11	-6.88	61	-8.73	-7.71	41	0.50	-4.76	68	10.48	3.38	72
Short-term investment / Short-term noncore funding	203.67	265.83	52	134.92	246.74	38	204.08	273.46	50	95.80	184.19	30	24.22	77.77	33
Liquid assets - short-term noncore funding / Nonliquid assets	17.39	35.38	29	11.29	30.67	21	20.26	36.68	32	5.69	28.18	17	-3.25	16.97	14
Net loans and leases / Total deposits	83.53	73.06	74	85.54	76.22	74	79.23	72.79	65	90.71	79.43	79	97.13	90.31	71
Net loans and leases / Core deposits	87.49	78.05	69	96.48	83.77	77	86.01	78.25	67	102.91	88.34	79	112.12	103.93	70
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.92	-3.53	61		0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.09	-8.82	64	1.57	1.31	60	0.43	-0.25	70	3.07	4.31	40	1.85	1.36	67
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15		0	0	59		-0.02		0	0.02	52	0.01	0	70
Percent of Investment Securities															
Held-to-maturity securities	8.84	20.27	37	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	91.16	77.97	63	100	85.49	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	11	8.39	71	2.63	5.10	64	8.72	6.70	70	3.88	4.72	70	4.49	6.15	59
US agency securities (excluding mortgage-backed securities)	20.90	3.73	94	22.14	4.35	94	22.16	4.12	93	21.58	4.01	93	16.51	3.49	89
Municipal securities	22.47	7.89	84	29.65	9.71	88	21.57	8.22	82	34.08	9.83	89	31.66	7.75	92
Mortgage-backed securities	43.54	65.55	17	43.26	66.67	16	45.77	66.54	16	38.44	66.64	13	46.56	67.43	19
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	2.10	3.16	57	2.31	3.05	58	1.78	3.08	51	2.02	3.01	54	0.78	2.94	51
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	2.82	8.63	25	3.05	9.29	27	3.58	7.78	37	4.51	10.55	28	3.59	11.86	24
Debt securities 1 to 5 years	19.50	18.50	60	17.97	16.09	61	16.40	18.25	52	19.73	17.03	58	26.62	17.94	72
Debt securities over 5 years	77.68	70.45	55	78.98	72.48	52	80.02	71.11	62	75.76	69.86	53	69.79	66.02	43
Pledged securities	46.62	29.79	75	59.57	33.48	84	49.70	32.26	76	64.01	35.67	82	52.66	30.57	80
Structured notes, fair value	0	0.08	41	0.19	0.05	89	0	0.11	40	0.21	0.02	91	1.47	0.03	95
Percent Change from Prior Like Quarter															
Short-term investments	-40.50	-1.29	17	178.72	156.41	64	50.59	27.98	66	282.50	183.32	74	502.01	26.69	97
Investment securities	62.60	28.40	85	20.09	31.91	45	73.94	31.36	87	6.24	23.62	26	58.45	11.75	90
Core deposits	8.02	14.47	38	28.84	29.18	55	12.89	16.94	45	22.69	26.88	38	48.53	11.23	94
Noncore funding	-59.86	-10.65	3	-23	-25.09	57	-33.28	-14.79	25	5.76	-12.18	69	85.82	6.59	94

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,770,036	2,268,216	2,337,385
Commit: Secured commercial real estate loans	1,546,841	1,207,530	1,509,331	1,160,340	1,266,236
Commit: Unsecured real estate loans	13,129	18,112	16,007	10,989	17,557
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	27,771	25,849	30,007	25,917	23,406
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	5,510	5,121	5,597	0
Credit derivatives - notional amount (holding company as beneficiary)	9,283	9,541	9,348	9,604	9,850
Credit derivative contracts w/ purchased credit protection-investment grade	0	5,510	5,121	5,597	9,850
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	51,678	119,502	47,531	161,878	42,500
Written options contracts (interest rate)	45,771	90,496	34,064	116,795	28,434
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	594,280	647,520	609,870	670,740	561,502
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							14.79	22.78	20	12.78	22.01	16	15.63	23.52	23
Standby letters of credit	0.15	0.64	15	0.14	0.67	11	0.16	0.65	15	0.15	0.71	12	0.16	0.84	13
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0.03	0.28	56	0.03	0.24	57	0.03	0.35	55	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.05	0.18	65	0.05	0.18	64	0.05	0.18	65	0.05	0.30	64	0.07	0.52	65
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0.03	0.17	72	0.03	0.18	71	0.03	0.25	70	0.07	0.30	72
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	3.85	45.51	20	4.73	42.67	18	3.69	46.30	17	5.35	48.62	15	4.23	68.47	15
Interest rate contracts	3.85	33.09	20	4.73	30.32	20	3.69	32.46	18	5.35	34.36	18	4.23	47.31	16
Interest rate futures and forward contracts	0.29	4.02	57	0.66	4.59	57	0.25	3.25	50	0.91	6.21	55	0.28	10.67	42
Written options contracts (interest rate)	0.25	1.59	44	0.50	2	46	0.18	1.41	35	0.66	2.18	44	0.19	2.47	34
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	3.31	19.54	22	3.57	20.33	23	3.26	20.49	23	3.78	20.83	22	3.75	28.86	18
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							22.09	44.98	16	18.29	42.82	11	20.79	45.53	16

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	691,729	857,518	691,465	949,413	632,436
Interest rate contracts	691,729	857,518	691,465	949,413	632,436
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	51,678	119,502	47,531	161,878	42,500
Written options	45,771	90,496	34,064	116,795	28,434
Exchange-traded	0	0	0	0	0
Over-the-counter	45,771	90,496	34,064	116,795	28,434
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	594,280	647,520	609,870	670,740	561,502
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	691,729	857,518	691,465	949,413	632,436
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	26,514	8,551	22,003	8,617	53,424
Over 1 year to 5 years	355,214	369,750	320,899	374,494	429,544
Over 5 years	212,552	274,729	272,089	293,226	130,884
Gross negative fair value (absolute value)					
	13,381	14,304	9,028	21,875	6,635
Gross positive fair value					
Held for trading	0	0	0	0	0
Non-traded	8,140	16,744	8,593	23,674	6,957
Current credit exposure on risk-based capital derivative contracts	6,967	13,799	7,537	20,159	6,104
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	7.47	10.22	59	13.94	12.82	65	6.87	11.16	57	17.05	14.05	64	6.72	13.49	47
Exchange-traded	6.62	6.03	64	10.55	8.11	70	4.93	6.28	59	12.30	8.18	75	4.50	5.91	54
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	6.62	5.74	65	10.55	7.80	71	4.93	5.96	60	12.30	7.73	75	4.50	5.10	58
Exchange-traded	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Over-the-counter	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Held for trading															
Interest rate contracts	85.91	74.58	53	75.51	69.64	46	88.20	74.26	57	70.65	68.76	43	88.78	69.75	65
Foreign exchange contracts	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Equity, commodity, and other contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Non-traded															
Interest rate contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Foreign exchange contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Equity, commodity, and other contracts	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	85.91	92.63	21	76.15	90.92	19	88.94	92.53	28	71.24	91.48	15	97.06	93.86	47
Over 1 year to 5 years	3.83	27.97	21	1	26.80	9	3.18	27.56	19	0.91	32.05	9	8.45	32.17	32
Over 5 years	51.35	26.35	82	43.12	28.69	71	46.41	27.01	75	39.44	27.06	66	67.92	30.45	91
Gross negative fair value (absolute value)	30.73	29.53	53	32.04	30.03	53	39.35	29.89	63	30.88	29.56	53	20.70	28.09	44
Gross positive fair value	1.93	1.21	84	1.67	1.21	69	1.31	0.98	68	2.30	1.55	72	1.05	0.83	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.18	1.52	49	1.95	1.70	59	1.24	1.34	46	2.49	2.23	60	1.10	1.19	51
Gross positive fair value (X)	0.01	0.06	32	0.01	0.05	32	0.01	0.04	28	0.01	0.07	35	0.01	0.06	27
Held for trading (X)	0	0.06	20	0.01	0.07	25	0.01	0.05	20	0.02	0.09	23	0.01	0.07	23
Non-traded (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Current credit exposure (X)	0	0.01	46	0.01	0.01	56	0.01	0.01	50	0.02	0.02	65	0.01	0.01	60
Credit losses on derivative contracts	0	0.04	26	0.01	0.05	29	0	0.04	23	0.01	0.06	30	0	0.05	29
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.47	26	0.10	0.61	27	0.05	0.46	23	0.15	0.85	28	0.05	0.73	25

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	148,706	87,820	87,820	51,461	44,802
Gross losses	457	446	7,531	6,873	8,364
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	264	38	111	239	218
Net losses	193	408	7,420	6,634	8,146
Provision for loan and lease losses	-2,200	-2,500	-12,609	42,993	14,805
Adjustments	0	80,915	80,915	0	0
Ending balance	146,313	165,827	148,706	87,820	51,461
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.05	0.04	25	-0.06	-0.11	53	-0.07	-0.09	51	0.26	0.51	22	0.10	0.15	42
Provision for loan and lease losses / Average loans and leases	-0.07	0.06	28	-0.08	-0.20	54	-0.10	-0.16	52	0.35	0.82	17	0.13	0.24	37
Provision for loan and lease losses / Net loan and lease losses	-1,139.90	49.50	8	-612.75	-168.35	15	-169.93	-105.48	36	648.07	487.86	76	181.75	130.58	82
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	1.20	49	1.30	1.49	37	1.20	1.23	48	0.67	1.58	7	0.44	0.83	15
Allowance for loan and lease losses / Total loans and leases	1.17	1.17	51	1.29	1.47	38	1.19	1.20	50	0.67	1.55	7	0.44	0.81	15
Allowance for loan and lease losses / Net loans and leases losses (X)	189.52	38.27	90	101.61	18.09	94	20.04	21.39	65	13.24	11.58	71	6.32	8.03	60
Allowance for loan and lease losses / Nonaccrual assets	211.85	355.27	35	285.30	291.29	60	276.99	364.13	48	157.68	299.17	24	229.77	218.72	68
ALLL / 90+ days past due + nonaccrual loans and leases	211.55	284.19	43	283.76	246.27	66	268.07	287.08	57	156.46	244.34	31	138.31	151.73	54
Gross loan and lease losses / Average loans and leases	0.01	0.17	15	0.01	0.24	6	0.06	0.19	20	0.06	0.34	10	0.07	0.28	19
Recoveries / Average loans and leases	0.01	0.07	11	0	0.08	4	0	0.08	3	0	0.07	3	0	0.08	4
Net losses / Average loans and leases	0.01	0.09	28	0.01	0.16	17	0.06	0.11	43	0.05	0.27	17	0.07	0.21	31
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	3.51	10.98	13	0.55	7.39	6	1.62	34.67	3	2.86	33.98	4	4.71	36.22	6
Earnings coverage of net loan and lease losses (X)	315.12	38.54	91	179.47	25.70	93	36.34	39.72	65	44.52	22.91	85	32.05	24.40	74

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	72	0.01	0.03	60	0.01	0.02	51	0.01	0.04	32	0	0.01	45
Real estate loans secured by 1-4 family	0	-0.02	81	0	-0.01	58	0	-0.02	64	0	0.01	46	0.01	0.01	57
Revolving	0	-0.08	73	0	-0.03	61	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end	0	-0.02	80	0	-0.01	63	0	-0.01	61	0	0	48	0.01	0	62
Commercial real estate loans	0	0	63	0.02	0.05	58	0.01	0.04	50	0.01	0.07	34	0	0.01	45
Construction and land development	0	-0.02	72	0.03	0	83	0.01	0	81	0.01	0	71	0	-0.01	72
1-4 family	0	0	58	0	0	58	0	0	57	0.01	0	89	0	0	82
Other	0	-0.01	71	0.03	0	87	0.01	0	83	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	60	0.01	0.07	57	0.01	0.05	40	0.01	0.11	30	0	0.02	30
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	15	0	0.01	34
Other	0	0	54	0.01	0.06	62	0.01	0.04	51	0.01	0.08	40	0	0.01	40
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.06	0.11	53	0	0.20	18	0.11	0.17	46	0.25	0.47	39	0.54	0.37	75
Loans to individuals	0.05	0.70	10	0.29	1.06	16	0.16	0.71	15	0.39	1.13	23	1.17	1.17	60
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.03	0.16	5	0.02	0.09	59	0.47	0.10	89	0.02	0.15	48	0	0.15	12

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	12,005	10,386	6,765	9,563	20,798
90+ days past due loans and leases	99	316	1,786	433	14,809
Nonaccrual loans and leases	69,063	58,123	53,687	55,696	22,397
Total past due and nonaccrual loans and leases	81,167	68,825	62,238	65,692	58,004
Restructured 30–89 days past due					
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,020	592	1,046	578	668
Total restructured loans and leases	1,020	592	1,046	578	668
30–89 days past due loans held for sale					
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	1,498	29
Other real estate owned	0	475	0	475	4,819
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30–89 days past due loans and leases	0.10	0.32	16	0.08	0.33	12	0.05	0.32	6	0.07	0.39	8	0.18	0.43	21
90+ days past due loans and leases	0	0.10	25	0	0.11	26	0.01	0.10	41	0	0.12	27	0.13	0.15	66
Nonaccrual loans and leases	0.55	0.44	68	0.45	0.65	38	0.43	0.46	49	0.42	0.66	32	0.19	0.51	15
90+ days past due and nonaccrual loans and leases	0.55	0.59	57	0.46	0.82	28	0.44	0.62	38	0.43	0.85	24	0.32	0.71	19
30–89 days past due restructured															
30–89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.10	16	0	0.13	9	0.01	0.10	14	0	0.13	8	0.01	0.14	13
30–89 days past due loans held for sale															
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.10	0.32	16	0.08	0.33	12	0.05	0.32	6	0.07	0.40	8	0.18	0.43	21
90+ days past due assets	0	0.10	23	0	0.11	24	0.01	0.10	39	0	0.12	25	0.13	0.15	65
Nonaccrual assets	0.55	0.45	68	0.45	0.66	38	0.43	0.47	49	0.42	0.67	32	0.19	0.53	15
30+ days past due and nonaccrual assets	0.65	0.94	37	0.54	1.18	20	0.50	0.97	25	0.50	1.29	10	0.50	1.19	11
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.39	0.35	64	0.32	0.50	33	0.30	0.36	47	0.32	0.52	31	0.25	0.44	25
90+ days past due and nonaccrual assets + other real estate owned	0.39	0.36	61	0.33	0.53	32	0.30	0.37	44	0.32	0.55	29	0.28	0.48	27
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.38	0.41	57	0.32	0.58	25	0.29	0.41	39	0.32	0.60	25	0.18	0.53	14
Allowance for loan and lease losses	47.20	62.77	41	35.34	69.27	24	36.10	62.64	27	65.67	66.66	55	52.94	115.41	17
Equity capital + allowance for loan and lease losses	2.59	3.67	39	2.20	5.03	17	1.97	3.60	26	2.22	4.97	19	1.14	4.28	12
Tier 1 capital + allowance for loan and lease losses	3.88	4.23	55	3.50	5.96	28	3.05	4.30	39	3.70	6.05	27	2.01	5.65	15
Loans and leases + other real estate owned	0.55	0.69	44	0.46	0.97	23	0.43	0.71	32	0.44	0.97	14	0.23	0.85	9

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.07	0.26	19	0.10	0.31	21	0.06	0.26	12	0.07	0.39	10	0.17	0.38	24
90+ days past due	0	0.13	38	0	0.13	15	0.02	0.12	54	0	0.16	14	0	0.16	29
Nonaccrual	0.32	0.51	38	0.28	0.76	15	0.18	0.52	22	0.29	0.76	17	0.17	0.46	19
Commercial and industrial															
30–89 days past due	0.27	0.26	62	0.04	0.22	18	0.05	0.24	19	0.11	0.23	39	0.13	0.31	29
90+ days past due	0.01	0.03	52	0.01	0.02	70	0.01	0.04	48	0.01	0.03	50	1.05	0.05	97
Nonaccrual	2.16	0.53	94	1.28	0.69	79	2.10	0.57	93	1.28	0.75	80	0.35	0.83	27
Individuals															
30–89 days past due	0.07	0.67	17	0.12	0.53	16	0.26	0.63	29	0.13	0.83	13	0.51	0.83	34
90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	0.04	0.16	40	0.03	0.22	32	0.05	0.17	40	0.06	0.28	35	0.08	0.17	46
Depository institution loans															
30–89 days past due		0			0.01			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0	0.13	17	0.02	0.13	48	0.01	0.12	40	0.04	0.18	48	0.32	0.20	71
90+ days past due	0	0.01	34	0	0.01	34	0	0.01	75	0.02	0.01	82	0	0.01	30
Nonaccrual	0.06	0.08	66	0.35	0.15	78	0.07	0.09	66	0.13	0.15	65	0.21	0.13	75

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.17	0.44	25	0.22	0.47	27	0.27	0.46	35	0.31	0.65	25	0.23	0.67	14
	90+ days past due	0	0.25	44	0	0.28	18	0.12	0.24	70	0	0.33	16	0.01	0.31	34
	Nonaccrual	0.10	0.68	8	0.17	0.88	11	0.12	0.71	10	0.19	0.89	12	0.14	0.73	10
Revolving	30-89 days past due	0.18	0.27	41	0.16	0.31	33	0	0.28	9	0	0.48	5	0.05	0.45	11
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0	1.02	5	0	1.31	4	0	1.18	6	0	1.13	5	0.13	1	16
Closed-end	30-89 days past due	0.17	0.46	27	0.22	0.48	31	0.28	0.49	38	0.33	0.65	28	0.24	0.70	19
	90+ days past due	0	0.28	46	0	0.31	20	0.13	0.26	71	0	0.38	17	0.01	0.35	38
	Nonaccrual	0.10	0.66	9	0.18	0.85	12	0.13	0.67	10	0.19	0.87	13	0.14	0.70	13
Junior lien	30-89 days past due	0	0.01	32	0	0.01	27	0	0.01	26	0	0.02	10	0.01	0.02	36
	90+ days past due	0	0	78	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	32	0.01	0.05	20	0	0.03	28	0.01	0.04	22	0.01	0.04	24
Commercial real estate	30-89 days past due	0.06	0.16	34	0.08	0.22	33	0.02	0.15	23	0.03	0.26	16	0.16	0.18	54
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.36	0.37	57	0.29	0.62	31	0.19	0.38	36	0.30	0.62	28	0.17	0.23	45
Construction and development	30-89 days past due	0.04	0.19	50	0.05	0.22	39	0.08	0.17	62	0	0.28	11	0.31	0.28	69
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	32	0	0.50	22	0	0.20	32	0	0.41	24	0.13	0.20	61
1-4 family	30-89 days past due	0.02	0.03	67	0.02	0.03	66	0.08	0.02	86	0	0.03	28	0.18	0.06	85
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.02	0.14	54	0.02	0.16	41	0	0.13	21	0	0.22	13	0.13	0.20	63
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	35	0	0.43	23	0	0.16	37	0	0.35	25	0.13	0.17	66
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0.15	0.11	73	0.01	0.05	48
Nonfarm non-residential	30-89 days past due	0.07	0.13	45	0.10	0.20	40	0.01	0.13	19	0.04	0.23	26	0.13	0.14	50
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.49	0.45	63	0.39	0.78	35	0.25	0.45	43	0.40	0.80	36	0.20	0.28	42
Owner Occupied	30-89 days past due	0.04	0.04	48	0.01	0.06	31	0.01	0.04	33	0.04	0.07	47	0.06	0.07	52
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.05	0.17	29	0.13	0.32	29	0.06	0.17	29	0.13	0.27	28	0.16	0.16	57
Other	30-89 days past due	0.03	0.08	53	0.08	0.12	53	0	0.08	14	0	0.14	11	0.07	0.07	61
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.44	0.24	78	0.27	0.40	48	0.19	0.23	58	0.27	0.44	46	0.04	0.10	38
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0.91	1.14	64	0	0.69	23	0.89	1.13	61	0.01	0.84	40
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,948,337	1,938,444	1,945,925	1,935,238	1,926,789
Retained earnings	684,094	575,785	665,894	543,800	393,674
Accumulated other comprehensive income (AOCI)	-83,031	19,298	5,241	36,333	19,310
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,549,400	2,533,527	2,617,060	2,515,371	2,339,773
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,052,624	1,062,522	1,053,047	1,062,797	1,072,315
Accumulated other comprehensive income-related adjustments	-83,031	19,298	5,241	36,333	19,310
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,579,807	1,451,707	1,558,772	1,416,241	1,248,148
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,579,807	1,451,707	1,558,772	1,416,241	1,248,148
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	55,600	55,600	55,600	55,600	55,600
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	55,600	55,600	55,600	55,600	55,600
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	55,600	55,600	55,600	55,600	55,600
Tier 1 Capital	1,635,407	1,507,307	1,614,372	1,471,841	1,303,748
Tier 2 Capital					
Tier 2 capital instruments and related surplus	204,000	266,000	204,000	266,000	158,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	114,069	101,507	97,791	87,820	51,461
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	318,069	367,507	301,791	353,820	209,461
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	318,069	367,507	301,791	353,820	209,461
Exited advanced approach tier 2 capital					
Total capital	1,953,476	1,874,814	1,916,163	1,825,661	1,513,209
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	18,490,559	17,786,812	19,401,894	17,206,047	15,066,260
Less: Deductions from common equity tier 1 capital	1,052,624	1,062,522	1,053,047	1,062,797	1,072,315
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	17,437,935	16,724,290	18,348,847	16,143,250	13,993,945
Total risk-weighted assets	14,240,848	13,272,401	14,014,383	13,704,180	12,791,558
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.09	12.18	34	10.94	12.54	24	11.12	12.37	31	10.33	12.35	19	9.76	12.11	17
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.48	12.88	28	11.36	13.31	15	11.52	13.11	23	10.74	13.08	12	10.19	12.78	11
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.72	14.72	34	14.13	15.37	29	13.67	14.91	31	13.32	15.23	17	11.83	14.36	7
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.38	9.06	62	9.01	9.15	47	8.80	8.98	51	9.12	9.13	51	9.32	9.76	43
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	236,387	221,700	235,637	220,428	215,081	6.62	310.34

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue	3.33			2.23			2.76			2.84			7.32		
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.27	12.22	53	13.25	11	59	13.37	12	52	14.13	11.03	60	15.87	11.51	69
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	887	1,322	1,109	1,599	22,054
Real estate loans	887	1,322	1,109	1,583	4,850
Commercial and industrial loans	0	0	0	16	17,204
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	887	1,322	1,109	1,599	22,054
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.72	0.37	0.20	5.18	27.03
Commercial and industrial loans	1.62	1.94	0.79	0.64	0.29
Foreign governments and institutions	0	0	0	0	0

Growth Rates

Net loans and leases	-32.90	10.28	10	-93.02	-6.17	5	-30.64	6.83	11	-92.75	-2.40	3	231.19	22.48	92
Total selected assets	-32.90	17.19	5	-93.02	-2.56	6	-30.64	9.48	11	-92.75	2.04	4	231.19	12.40	93
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	8.30	24.30	10.22	32.94	12.89

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	34,500	27,000	134,500	83,250	99,500	27.78	885.71
Dividends	34,500	27,000	134,500	83,250	99,500	27.78	885.71
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	12	12	47	64	6,377	0.00	140.00
Dividends	12	12	47	64	6,377	0.00	140.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies		0		0	0		
Dividends		0		0	0		
Interest		0		0	0		
Management and service fees		0		0	0		
Other income		0		0	0		
Total income from subsidiaries	34,512	27,012	134,547	83,314	105,877	27.77	884.65
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	61	61	0	1	-100.00	
Total operating income	34,512	27,073	134,608	83,314	105,878	27.48	884.65
Operating Expenses							
Personnel expenses	2,679	3,498	10,546	8,346	7,653	-23.41	84.00
Interest expense	3,482	4,060	15,247	12,446	11,561	-14.24	104.22
Other expenses	1,146	980	4,392	21,013	39,299	16.94	63.71
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,307	8,538	30,185	41,805	58,513	-14.42	89.25
Income (loss) before taxes	27,205	18,535	104,423	41,509	47,365	46.78	
Applicable income taxes (credit)	-1,975	-2,035	-7,131	-9,410	-11,066		
Extraordinary items							
Income before undistributed income of subsidiaries	29,180	20,570	111,554	50,919	58,431	41.86	1599.48
Equity in undistributed income of subsidiaries	21,560	39,410	113,196	150,290	134,305	-45.29	54.51
Bank subsidiaries	21,559	39,402	113,039	150,260	138,753	-45.28	54.50
Nonbank subsidiaries	1	8	157	30	-4,448	-87.50	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	50,740	59,980	224,750	201,209	192,736	-15.41	223.78
Memoranda							
Bank net income	56,059	66,402	247,539	233,510	238,253	-15.58	221.18
Nonbank net income	13	20	204	94	1,929	-35.00	160.00
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,836,904	99.56	2,844,037	99.51	2,903,617	99.44	2,875,550	2,588,702	-0.25	252.43
Common and preferred stock	2,836,904	99.56	2,844,037	99.51	2,903,617	99.44	2,875,550	2,588,267	-0.25	252.43
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	435		
Investment in nonbank subsidiaries	2,503	0.09	2,353	0.08	2,502	0.09	2,345	2,314	6.37	357.59
Common and preferred stock	2,503	0.09	2,353	0.08	2,502	0.09	2,345	2,314	6.37	357.59
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	5,408	0.19	7,727	0.27	10,638	0.36	4,935	8,266	-30.01	7.54
Cash and due from unrelated depository institution	427	0.01	448	0.02	109	0	547	11	-4.69	216.30
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	4,102	0.14	3,600	0.13	3,039	0.10	3,849	2,920	13.94	-14.27
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,849,344	100.00	2,858,165	100.00	2,919,905	100.00	2,887,226	2,602,213	-0.31	249.42
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	3,000	0.11	2,500	0.09	17,000	0.58	6,500	24,500	20.00	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	266,545	9.35	305,850	10.70	266,371	9.12	305,675	177,751	-12.85	148.21
Other liabilities	2,746	0.10	2,248	0.08	5,260	0.18	5,388	5,942	22.15	102.51
Balance due to subsidiaries and related institutions	54,593	1.92	54,450	1.91	54,624	1.87	54,292	54,247	0.26	199.22
Total liabilities	326,884	11.47	365,048	12.77	343,255	11.76	371,855	262,440	-10.45	157.41
Equity Capital	2,522,460	88.53	2,493,117	87.23	2,576,650	88.24	2,515,371	2,339,773	1.18	266.39
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	428	0.02	432	0.02	428	0.01	431	430	-0.93	126.46
Common surplus	1,947,909	68.36	1,938,012	67.81	1,945,497	66.63	1,934,807	1,926,359	0.51	245.15
Retained earnings	657,154	23.06	535,375	18.73	625,484	21.42	543,800	393,674	22.75	398.86
Accumulated other comprehensive income	-83,031	-2.91	19,298	0.68	5,241	0.18	36,333	19,310		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,849,344	100.00	2,858,165	100.00	2,919,905	100.00	2,887,226	2,602,213	-0.31	249.42
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	57,324	2.01	57,324	2.01	57,324	1.96	57,324	57,324	0.00	215.89
Notes payable to subsidiaries that issued TPS	55,600	1.95	55,600	1.95	55,600	1.90	55,600	55,600	0.00	206.39
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	7.88	9.94	28	9.65	12.54	27	8.86	11.94	22	8.26	7.29	60	8.50	9.68	31
Bank net income / Average equity investment in banks.....	7.81	10.44	25	9.29	12.55	25	8.59	11.80	20	8.62	7.45	63	10.03	10.51	54
Nonbank net income / Average equity investment in nonbanks.....	2.08	11.36	35	3.41	12.53	36	8.55	13.12	45	4.04	9.75	48	34.02	7.89	91
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income.....	110.48	97.54	89	110.71	95.97	93	110.14	96.79	90	116.05	88.16	91	123.62	82.22	98
Nonbank net income / Parent net income.....	0.03	3.43	36	0.03	2.83	36	0.09	3.40	38	0.05	3.59	34	1	5.93	54
Subsidiary holding companies' net income / Parent net income.....		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	12.96	16.87	49	14.64	17.74	55	13.32	16.81	51	14.78	20.06	55	11.22	20.43	51
Total debt / Equity capital.....	10.69	11.65	57	12.37	11.90	64	11	11.71	62	12.41	14.41	62	8.64	14.31	57
Total debt + notes payable to subs that issued TPS / Equity capital.....	12.89	13.71	55	14.60	14.30	64	13.16	13.63	57	14.62	16.67	60	11.02	16.36	55
Total debt + Loans guaranteed for affiliate / Equity capital.....	10.69	11.72	57	12.37	12.02	63	11	11.77	61	12.41	14.68	61	8.64	14.56	57
Total debt / Equity capital – excess over fair value.....	10.69	11.75	57	12.37	12	64	11	11.81	62	12.41	14.52	62	8.64	14.51	57
Long-term debt / Equity capital.....	10.57	11.08	57	12.27	11.33	64	10.34	10.95	58	12.15	13.56	62	7.60	13.04	55
Short-term debt / Equity capital.....	0.12	0.49	82	0.10	0.52	82	0.66	0.57	78	0.26	0.77	78	1.05	1.02	79
Current portion of long-term debt / Equity capital.....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	56.61	40.81	59	43.08	35.48	53	56.60	39.86	59	43.07	34.67	56	63.38	28.44	81
Double Leverage															
Equity investment in subs / Equity capital.....	112.56	103.47	84	114.17	102.85	92	112.79	103.22	87	114.41	102.81	92	110.72	103.22	84
Total investment in subs / Equity capital.....	112.56	108.45	75	114.17	108.21	82	112.79	108.40	77	114.41	110.16	79	110.74	111.07	70
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	1.56	0.38	88	1.47	0.22	93	1.47	0.29	90	1.80	0.47	89	1.30	0.36	87
Equity investment in subs – equity cap / Net income-div (X).....	2.30	1.31	78	1.88	0.74	89	1.96	1.05	78	2.32	1.82	71	1.68	1.22	73
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	167.05	129.62	69	151.81	111.20	71	176.94	152.85	65	118.04	136.59	45	123.36	177.68	32
Cash from ops + noncash items + op expense / Op expense + dividend.....	162.83	125.04	65	154.81	98.58	75	191.36	154.48	69	127.19	147.24	49	135.56	190.27	33
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	91.52	98.29	44	129.37	85.35	73	114.09	98.54	67	108.33	134.08	46	108.42	116.34	50
Pretax operating income + interest expense / Interest expense.....	881.30	2,251.18	45	556.53	1,142.88	41	784.88	1,835.33	32	433.51	2,016.32	28	509.70	1,968.54	29
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	801.34	1,728.15	43	516.33	1,357.31	37	721.38	1,770.77	31	388.06	1,539.23	23	429.13	1,632.83	22
Dividends + interest from subsidiaries / Interest expense + dividends.....	174.63	145.40	66	158	117.86	71	186.08	174.12	61	144.36	150.43	55	192.98	210.80	52
Fees + other income from subsidiaries / Salary + other expenses.....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	0.14	3.42	33	0.21	3.97	35	-0.39	3.44	16	-0.15	3.85	16	-0.75	2.64	17
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.24			0.05			0.17			0.10			0.04	
Nonaccrual.....		0.75			1.22			0.92			1.03			0.54	
Total.....		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.70	15	0	1.80	34	0	1.76	16	0	2.66	31	0	5.62	28
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	55.80	64.91	45	63.37	74.87	43	51.15	66.37	42	88.90	81.10	63	74.11	57.84	71
Dividends declared / Net income	32.09	33.46	44	21.73	23.13	44	25.39	28.27	45	22.50	42.29	24	22.47	33.08	30
Net income – dividends / Average equity.....	5.35	6.76	40	7.55	9.52	38	6.61	8.62	35	6.40	4.14	79	6.59	6.46	52
Percent of Dividends Paid															
Dividends from bank subsidiaries	211.90	124.34	76	207.12	101.14	84	235.73	155.92	73	183.92	132.17	69	229.78	178.13	66
Dividends from nonbank subsidiaries	0.07	1.65	75	0.09	3.28	73	0.08	4.90	52	0.14	3.41	57	14.73	7.53	82
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	211.98	153.16	68	207.21	128.99	79	235.81	203.53	66	184.06	174.85	61	244.51	260.40	58
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	61.54	43.39	61	40.66	30.63	62	54.33	45.96	56	35.65	60.28	28	41.76	66.55	25
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	61.54	49.34	59	40.66	33.49	59	54.33	51.33	55	35.65	62.88	27	41.76	69.36	22
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	92.31	31.46	77	60	47.24	67	23.04	62.63	32	68.09	56.39	57	330.59	82.95	90
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	92.31	39.06	75	60	69.48	61	23.04	87.22	30	68.09	79.84	46	330.59	150.41	83
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.97	60.28	83	99.73	58.57	79	99.92	74.16	85	99.92	69.76	88	93.98	67.32	55
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.97	73.91	70	99.73	71.70	71	99.92	83.13	79	99.92	82.20	82	93.98	78.80	37
Dividends from nonbank subsidiaries	0.03	4.30	69	0.04	5.32	68	0.03	3.07	46	0.08	1.95	54	6.02	2.65	84
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.03	6.88	56	0.04	10.59	50	0.03	4.67	34	0.08	4.70	41	6.02	7.29	77
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	1,910.80	225.56	92	2,292.96	142.34	96	337.20	158.10	87	881.91	135.13	93	233.98	83.37	82
Loans and advances from subsidiaries / Total debt	21.27	28.43	56	18.59	29.59	53	20.23	26.38	58	18.36	27.08	55	28.34	28.33	61